

**Information to identify the case:**

Debtor 1

John E Campbell Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0378

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-21532-VFP

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John E Campbell Jr.

2/28/24**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John E Campbell, Jr.  
Debtor

Case No. 19-21532-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 28, 2024

User: admin  
Form ID: 3180W

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Total Noticed: 63

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2024:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + John E Campbell, Jr., 452 Alden Street, Orange, NJ 07050-1937   |
| op        | + Avram D White, 66 Hampton Ter, Orange, NJ 07050-3904  |
| cr        | + TLOA of NJ, LLC, c/o Deborah Feldstein, Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239                   |
| 519489652 | Capital One Bank, C/o TLOA, LLC, PO Box 54077, New Orleans, LA 70154-4077   |
| 518292463 | + Department of HUD, 52 Corporate Circle, Albany, NY 12203-5176   |
| 518292462 | + Department of HUD, PO Box 105664, Atlanta, GA 30348-5664  |
| 518292468 | + Essex County New Jersey Emloymentl F, 465 Martin Luther King B, Newark, NJ 07102-1735   |
| 518821760 | + Kendacy Campbell, 452 Alden Street, Orange, NJ 07050-1937   |
| 518292472 | + Merchants Acceptance, 6073 W 44th Ave, Wheat Ridge, CO 80033-4752   |
| 520127636 | + NATIONSTAR MORTGAGE LLC, c/o Frenkel Lambert Weiss Weisman & Gord, 80 Main Street, Suite 460, West Orange, NJ 07052-5414          |
| 518292477 | New Jersey Department of Labor, Benefit Payment Control, PO Box 951, Trenton, NJ 08625-0951   |
| 518292479 | + Short Hills Surgery Center, 187 Millburn Avenue, #102, Millburn, NJ 07041-1845  |
| 519489654 | + TLOA Servicing, LLC, 1245 Farmington Avenue, #349, West Hartford, CT 06107-2667   |
| 519504249 | + TLOA of NJ, LLC, c/o Deborah Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239   |
| 519489653 | + TLOA of NJ, LLC, C/o TLOA Servicing, LLC, 11 Talcott Notch Rd., 2nd Floor, Ref: 452 Alden, Orange, NJ), Farmington, CT 06032-1817 |
| 519489655 | + TLOA, LLC, 601 Heritage Drive, Jupiter, FL 33458-2777   |
| 520161331 | + US Department of HUD, 2401 NW 23rd St., Ste 1A1, Oklahoma City, OK 73107-2448   |

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov         | Feb 28 2024 21:01:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Feb 28 2024 21:01:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518292442 | + EDI: APPLIEDBANK.COM                      | Feb 29 2024 01:45:00 | Applied Bank, Attn: Bankruptcy, PO Box 17125, Wilmington, DE 19850-7125  |
| 518292444 | + EDI: APPLIEDBANK.COM                      | Feb 29 2024 01:45:00 | Applied Bnk, 4700 Exchange Court, Boca Raton, FL 33431-4450  |
| 518292446 | + Email/Text: bk@avant.com                  | Feb 28 2024 21:01:00 | Avant / Webbank, 222 N. Lasalle St, Chicago, IL 60601-1003   |
| 518292447 | + Email/Text: bk@avant.com                  | Feb 28 2024 21:01:00 | Avant / Webbank, Attn: Bankruptcy, 222 N Lasalle St, Ste 1700, Chicago, IL 60601-1101  |
| 518292450 | + Email/Text: john.debold@gmail.com         | Feb 28 2024 21:01:00 | BCA Financial Services, PO Box 1037,   |

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|-----------|---|----------------------|--|
|           |   |                      | Bloomfield, NJ 07003-1037  |
| 518292449 | + EDI: BANKAMER                                     | Feb 29 2024 01:44:00 | Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413   |
| 518292448 | + EDI: BANKAMER                                     | Feb 29 2024 01:44:00 | Bank Of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238                               |
| 518350838 | + Email/Text: rm-bknotices@bridgecrest.com          | Feb 28 2024 21:01:00 | Bridgecrest Financial, 4020 East Indian School Road, Phoenix, AZ 85018-5220                            |
| 518292453 | EDI: CAPITALONE.COM                                 | Feb 29 2024 01:45:00 | Capital One, 15000 Capital One Dr, Richmond, VA 23238  |
| 518292458 | Email/Text: cfcbackoffice@contfinco.com             | Feb 28 2024 21:00:00 | Continental Finance Company, Attn: Bankruptcy, PO Box 8099, Newark, DE 19714                           |
| 518292459 | Email/Text: cfcbackoffice@contfinco.com             | Feb 28 2024 21:00:00 | Continental Finance Company, Pob 8099, Newark, DE 19714  |
| 518292451 | + EDI: CAPITALONE.COM                               | Feb 29 2024 01:45:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285                             |
| 518345794 | + EDI: AIS.COM                                      | Feb 29 2024 01:45:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                        |
| 518292455 | + Email/Text: greenj@capitoldiscount.com            | Feb 28 2024 21:01:00 | Capitol Discount Corp, 2650 Merrick Rd, Bellmore, NY 11710-5707  |
| 518407281 | + Email/Text: rm-bknotices@bridgecrest.com          | Feb 28 2024 21:01:00 | Carvana, LLC, PO BOX 29018, PHOENIX, AZ 85038-9018   |
| 518292456 | + EDI: CITICORP                                     | Feb 29 2024 01:45:00 | Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034 |
| 518292457 | + EDI: CITICORP                                     | Feb 29 2024 01:45:00 | Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497                                       |
| 518292460 | + Email/PDF: creditonebknotifications@resurgent.com | Feb 28 2024 21:03:18 | Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873                   |
| 518292461 | + Email/PDF: creditonebknotifications@resurgent.com | Feb 28 2024 21:03:22 | Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872  |
| 518292464 | EDI: CITICORP                                       | Feb 29 2024 01:45:00 | Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040          |
| 518292465 | EDI: CITICORP                                       | Feb 29 2024 01:45:00 | Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040                                    |
| 518414206 | EDI: Q3G.COM  | Feb 29 2024 01:45:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657           |
| 518292466 | + Email/Text: bankruptcydepartment@tsico.com        | Feb 28 2024 21:01:00 | Eos Cca, Attn: Bankruptcy, 700 Longwater Drive, Norwell, MA 02061-1624                                 |
| 518292467 | + Email/Text: bankruptcydepartment@tsico.com        | Feb 28 2024 21:01:00 | Eos Cca, PO Box 981008, Boston, MA 02298-1008  |
| 518292470 | + EDI: PHINGENESIS                                  | Feb 29 2024 01:45:00 | Genesis Bc/Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499  |
| 518292469 | + EDI: PHINGENESIS                                  | Feb 29 2024 01:45:00 | Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401                        |
| 518292471 | ^ MEBN  | Feb 28 2024 20:56:32 | KML Law Group, 701 Market St., Ste. 5000, Ref: F-023637-16), Philadelphia, PA 19106-1541               |
| 518405573 | Email/PDF: resurgentbknotifications@resurgent.com   | Feb 28 2024 21:15:58 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                 |
| 518292474 | + Email/PDF: MerrickBKNotifications@Resurgent.com   | Feb 28 2024 21:03:26 | Merrick Bank/CardWorks, Po Box 9201, Old   |

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|           |   |                      | Bethpage, NY 11804-9001  |
| 518292473 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Feb 28 2024 21:03:24 | Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001                     |
| 518292475 | + Email/Text: nsm_bk_notices@mrcooper.com         | Feb 28 2024 21:00:00 | Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620                         |
| 518292476 | + Email/Text: nsm_bk_notices@mrcooper.com         | Feb 28 2024 21:00:00 | Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620   |
| 518306048 | + Email/Text: RASEBN@raslg.com                    | Feb 28 2024 21:00:00 | Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927        |
| 518391121 | + Email/Text: nsm_bk_notices@mrcooper.com         | Feb 28 2024 21:00:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096  |
| 518292477 | Email/Text: DOLUIBANKRUPTCY@dol.nj.gov            | Feb 28 2024 21:01:00 | New Jersey Department of Labor, Benefit Payment Control, PO Box 951, Trenton, NJ 08625-0951            |
| 518416684 | EDI: PRA.COM                                      | Feb 29 2024 01:45:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541           |
| 518292478 | Email/Text: signed.order@pfwattorneys.com         | Feb 28 2024 21:00:00 | Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054                                     |
| 518372752 | EDI: Q3G.COM                                      | Feb 29 2024 01:45:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788               |
| 518292480 | ^ MEBN  | Feb 28 2024 20:53:58 | State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951                           |
| 518292481 | + Email/Text: usanj.njbankr@usdoj.gov             | Feb 28 2024 21:01:00 | U.S. Attorney, 970 Broad Street, 7th Floor, Ste. 700, Attn: Civil Process Clerk, Newark, NJ 07102-2534 |
| 518292482 | + Email/PDF: OGCRegionIIBankruptcy@hud.gov        | Feb 28 2024 21:03:20 | U.S. Department of Housing and Urban Dev, 451 7th St., SW, Washington, DC 20410-0002                   |
| 518292483 | ^ MEBN  | Feb 28 2024 20:56:13 | U.S. Dept. of Justice, 950 Pennsylvania Ave., N.W., Rm. 4545, Washington, DC 20530-0001                |
| 518308058 | + Email/PDF: OGCRegionIIBankruptcy@hud.gov        | Feb 28 2024 21:03:20 | US Dept of HUD, 451 7th Street SW, Washington, DC 20410-0001   |
| 518388544 | + EDI: AIS.COM                                    | Feb 29 2024 01:45:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901            |
| 518292484 | + EDI: VERIZONCOMB.COM                            | Feb 29 2024 01:44:00 | Verizon, PO Box 4830, Trenton, NJ 08650-4830   |
| TOTAL: 47 |   |                      |  |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| cr        | *+            | Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927   |
| 518292443 | *+            | Applied Bank, Attn: Bankruptcy, PO Box 17125, Wilmington, DE 19850-7125   |
| 518292445 | *+            | Applied Bnk, 4700 Exchange Court, Boca Raton, FL 33431-4450   |
| 518292454 | *P++          | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238 |
| 518292452 | *+            | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  |
| 518821761 | *+            | Kendacy Campbell, 452 Alden Street, Orange, NJ 07050-1937   |
| 518821762 | ##+           | Novlet Lawrence, Esq., 60 Evergreen Place, Ste. 312, Ref: (FM 07-2894-19), East Orange, NJ 07018-2114                                     |

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2024 at the address(es) listed below:**

| Name                   | Email Address   |
|------------------------|---|
| Antonio G. Bonanni     | on behalf of Creditor Carvana LLC antonio.bonanni@law.njoag.gov, pfranz@hoflawgroup.com   |
| Deborah T. Feldstein   | on behalf of Creditor TLOA of NJ LLC dfeldstein@caplaw.net  |
| Denise E. Carlon       | on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com   |
| Douglas J. McDonough   | on behalf of Creditor Nationstar Mortgage LLC dmcDonough@flwlaw.com   |
| Elizabeth L. Wassall   | on behalf of Creditor Nationstar Mortgage LLC ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com   |
| Gregory L. Van Dyck    | on behalf of Plaintiff NJ Department of Labor and Workforce Development Division of Unemployment and Disability Insurance gregory.vandyck@law.njoag.gov   |
| Herbert B. Raymond     | on behalf of Debtor John E Campbell Jr. herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com           |
| Herbert B. Raymond     | on behalf of Counter-Claimant John E Campbell Jr. herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com |
| Laura M. Egerman       | on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com   |
| Marie-Ann Greenberg    | magecf@magtrustee.com   |
| Melissa N. Licker      | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com   |
| Phillip Andrew Raymond | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com  |
| Phillip Andrew Raymond | on behalf of Creditor Nationstar Mortgage LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com   |
| Sindi Mncina           | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com  |
| U.S. Trustee           | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 15